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Official Form 1) (04/07) Document Page 1 of 42

		ANKRUPTCY CO			
NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)			-	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): CRIGER, DANA S			Name of Joint Debtor (Spouse) (Last, First, M	iddle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years		All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	e last 8 years	
Last four digits of Soc. Sec./Complete EIN or o state all): xxx-xx-5216	ther Tax I.D. No. (if m	nore than one,	Last four digits of Soc. Sec./Complete EIN or c state all):	other Tax I.D. No. (if more than one,	
Street Address of Debtor (No. and Street, City, 2413 Martha Ave. Zion, IL	and State):		Street Address of Joint Debtor (No. and Street	, City, and State):	
		ZIP CODE 60099		ZIP CODE	
County of Residence or of the Principal Place of Lake	of Business:		County of Residence or of the Principal Place of	of Business:	
Mailing Address of Debtor (if different from street	et address):		Mailing Address of Joint Debtor (if different from	n street address):	
		ZIP CODE		ZIP CODE	
Location of Principal Assets of Business Debtor	r (if different from stre	eet address above):			
				ZIP CODE	
Type of Debtor (Form of Organization)	(Check Health Care Bu Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Br Clearing Bank Other Tax-Exe (Check box Debtor is a tax- under Title 26	teal Estate as defined 101(51B) oker	Chapter 13		
Filing Fee (Che	eck one box)		Check one box: Chapter 11	Debtors	
Full Filing Fee attached Filing Fee to be paid in installments (applisigned application for the court's consider unable to pay fee except in installments. Filing Fee waiver requested (applicable to attach signed application for the court's consider to the court's consider to the court's consideration for the court's consideration fo	ration certifying that the Rule 1006(b). See Control chapter 7 individuals	he debtor is Official Form 3A. s only). Must	□ Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: □ A plan is being filed with this petition □ Acceptances of the plan were solicited prepetition from one or more classes		
Statistical/Administrative Information	າ		of creditors, in accordance with 11 U.S.C	C. § 1126(b). PACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available Debtor estimates that, after any exempt puthere will be no funds available for distributions. Estimated Number of Creditors	roperty is excluded ar	nd administrative expen	ses paid,		
1- 50- 100- 200- 49 99 199 999			25,001- 50,001- OVER 50,000 100,000 100,000		
\$\sum \\$10,000 to \\\$10,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million		
Estimated Debts \$\Bigcup \\$0 to \$55,000 \tag{\$50,000 to } \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million		

Case 07-19212 Doc 1 Filed 10/17/07 Entered 10/17/07 16:34:01 Desc Main Document Page 2 of 42 (Official Form 1) (04/07) FORM B1, Page 2 Name of Debtor(s): DANA S CRIGER **Voluntary Petition** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: N.D Eastern Division, IL 9800755 1/10/1998 Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). /s/ Kenneth S. Borcia 10/17/2007 Kenneth S. Borcia Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Case 07-19212 Doc 1 Filed 10/17/07 Entered 10/17/07 16:34:01 Desc Main Page 3 of 42 Document (Official Form 1) (04/07) FORM B1, Page 3 Name of Debtor(s): DANA S CRIGER **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in specified in this petition. accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ DANA S CRIGER DANA S CRIGER (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by an attorney) 10/17/2007 (Date) Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as X /s/ Kenneth S. Borcia defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and Kenneth S. Borcia have provided the debtor with a copy of this document and the notices and Bar No. 3125988 information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have Kenneth S. Borcia & Associates given the debtor notice of the maximum amount before preparing any document 1117 S. Milwaukee., Suite A-3 for filing for a debtor or accepting any fee from the debtor, as required in that P.O. Box 447 section. Official Form 19B is attached. Libertyville, IL 60048 Phone No. (847) 634-8800 Fax No. (847) 634-8932 Printed Name and title, if any, of Bankruptcy Petition Preparer 10/17/2007 Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

Document Page 4 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:	DANA S CRIGER	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

Document Page 5 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:	DANA S CRIGER	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Is/ DANA S CRIGER D
Date: 10/17/2007

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Form B6A (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
home - 2218 Elizabeth Ave., Zion	joint tenants	J	\$170,000.00	\$169,000.00
	, on to take		ψο,σσσ.σσ	\$ 100,000.00
		\perp		

Total: \$170,000.00

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Form B6B (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

	_			
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		National City	-	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Refrigerator, stove, washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	-	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			

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Form B6B-Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		City of Zion	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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Form B6B-Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Malibu (leased)	-	Unknown
26. Boats, motors, and accessories.	х			

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Form B6B-Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

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Form B6C (04/07)

In re DANA S CRIGER

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
National City	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), (e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
City of Zion	735 ILCS 5/12-1006	100%	Unknown
2005 Malibu (leased)	735 ILCS 5/12-1001(c)	Unknown	Unknown
		\$1,925.00	\$1,925.00

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Official Form 6D (10/06)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or rias no orcations holding secured dialins		- 1			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#:			DATE INCURRED: NATURE OF LIEN:					
Chase Home Finance P.O. Box 24573 Columbus, OH 43224		J	COLLATERAL: home REMARKS: surrender				\$169,000.00	
			VALUE: \$170,000.00 DATE INCURRED:	1				
ACCT #: GMAC P.O. Box 2182 Greeley, CO 80632	-	J	NATURE OF LIEN: COLLATERAL: 2005 Malibu REMARKS: surrender/Leased				Unknown	Unknown
			VALUE: \$0.00					
	•		Subtotal (Total of this			- 1	\$169,000.00	\$0.00
No continuation about the standard			Total (Use only on last	pa	ge)	>	\$169,000.00 (Report also on	\$0.00 (If applicable,
Nocontinuation sheets attached							(Report also on	(if applicable,

(Report also on Summary of Schedules)

report also on Statistical Summary of Certain Liabilities and Related Data)

Document

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Official Form 6E (04/07)

In re DANA S CRIGER

Case No.	
	(If Known)

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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Official Form 6F (10/06) In re DANA S CRIGER

Case No.		
	(if known)	

The chief this box is depicted that no creditors notating unsecured chairly to report on this scriedule	lebtor has no creditors holding unsecured claims to report on this Schedule	or has no creditors holding unsecured claims to report on the	is box if debtor has no creditors holding	٦
---	---	---	---	---

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		UISPOIED	AMOUNT OF CLAIM
ACCT#: Americash Loans 924 N. Green Bay Road Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,732.00
ACCT #: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$4,538.00
ACCT #: Certified Services P.O. Box 177 Waukegan, IL 60079-0177		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Condell					Notice Only
ACCT #: Codilis & Associates 15W030 N. Frontage Rd., Ste. 200 Burr Ridge, IL 60527		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Chase/U.S. Bank					Notice Only
ACCT #: Comcast 2508 W. Rte 120 McHenry, IL 60050		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$185.00
ACCT #: Commonwealth Edison 2100 Swift Drive Oakbrook, IL 60523-1559		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$205.00
6continuation sheets attached		(Re	(Use only on last page of the completed Sc port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hedu le, c	ota ule on t	ıl > F.))	\$6,660.00

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Official Form 6F (10/06) - Cont. In re DANA S CRIGER

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	UNLIQUIDATED	חשבווסאות	טוטרטוט	AMOUNT OF CLAIM
ACCT #: Condell Medical Center 755 S. Milwaukee Avenue, Suite 127 Libertyville, IL 60048		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$438.00
ACCT #: ENH 23056 Network Place Chicago, IL 60673		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$395.00
ACCT #: ENH MEDICAL GROUP 9532 Eagle Way Chicago, IL 60678-1095		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$78.00
ACCT #: ENH Medical Group Specialty Practice 23139 Network Place Chicago, IL 60673-1231		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$161.00
ACCT #: GE Money Bank P.O. Box 36960 Canton, OH 44735		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$2,873.00
ACCT #: GEMB/Care Credit P.O. Box 981439 El Paso, TX 79998		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$2,980.00
Sheet no. <u>1</u> of <u>6</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to (Use only on last page of the completed Sport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ıble, (Tota ule on t	al > F.) the)	\$6,925.00

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Official Form 6F (10/06) - Cont. In re **DANA S CRIGER**

Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOG	UNLIQUIDATED	USPI ITED	l cı	JNT OF AIM
ACCT #: GEMBPPBYCR P.O. Box 981064 El Paso, TX 79998		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,366.00
ACCT #: Greenleaf Orthopedic 105 N. Greenleaf St. Gurnee, IL 60031		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$79.00
ACCT #: HSBC P.O. Box 19360 Portland, OR 97280		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				No	otice Only
ACCT #: HSBC/Orchard Bank P.O. Box 80053 Salinas, CA 93912		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$563.00
ACCT #: I.C. System, Inc. 444 Highway 96 East, P.O. Box 64887 St. Paul, MN 55164-0887		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Washington Mutual				No	otice Only
ACCT #: Lake County Acute Care, LLP 75 Remit Dr., #1218 Chicago, IL 60675-1218		J	DATE INCURRED: CONSIDERATION: REMARKS: Emergency Physician's Office					\$123.00
Sheet no. 2 of 6 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to (Use only on last page of the completed S port also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ible,	ota ule on t	l > F.) he		\$2,131.00

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Official Form 6F (10/06) - Cont. In re DANA S CRIGER

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOO	UNLIQUIDATED	CET IGSIC	0.50	AMOUNT OF CLAIM
ACCT #: Lake County Foot & Ankle 1200 N. Green Bay Rd. Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$197.00
ACCT #: Lake County Radiogy Assoc. 36104 Treasury Center Chicago, IL 60694		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$30.00
ACCT#: Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,814.00
ACCT #: Midwestern Regional Medical Center 1430 Payshere Cir. Chicago, IL 60674-0014		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$810.00
ACCT #: Murphy Ambulance P.O. Box 6990 Libertyville, IL 60048-6990		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$101.00
ACCT #: NCO Financial Systems P.O. Box 61247, Dept. 64 Virginia Beach, VA 23466		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for GE Money Bank/PayPal Buyer Credit					Notice Only
Sheet no. 3 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to (Use only on last page of the completed Sport also on Summary of Schedules and, if applications Statistical Summary of Certain Liabilities and Rel	ched ible,	Γota ule on t	ıl > F.) :he		\$2,952.00

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Official Form 6F (10/06) - Cont. In re **DANA S CRIGER**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	DISPUIED	AMOUNT OF CLAIM
ACCT #: Nora Guini, LCPC 4212 Old Grand Ave. Gurnee, IL 60031		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$110.00
ACCT #: North Shore Gas/People's Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$961.00
ACCT #: North Shore Sanitary District P.O. Box 750, Wm Koepsel Drive Gurnee, IL 60031-0750		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$55.00
ACCT #: Oliver Adjustment Company 3917 47th Avenue Kenosha, WI 53144-1956		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for United Hospital & Great Lakes Dermatology					\$724.00
ACCT#: Omni Credit Services 333 Bishops Way, Suite 100 Brookfield, WI 53005-6209		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for IHC St Catherines Radiology & Emergency Physicians					\$89.00
ACCT #: Orion Anesthesia Assoc. P.O. Box 991 Park Ridge, IL 60068		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$41.90
Sheet no. 4 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to (Use only on last page of the completed Sport also on Summary of Schedules and, if applications Statistical Summary of Certain Liabilities and Re	ched able,	Γota ule on t	al > F.; the)	\$1,980.90

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Official Form 6F (10/06) - Cont. In re DANA S CRIGER

Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FIND	CONTINGEN	UNCIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Patient First 2361 Paysphere Cir. Chicago, IL 60674-0023		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$13.00
Representing: Patient First			Armor Systems Corp. 1700 Kiefer Dr.,Ste. 1 Zion, IL 60099					Notice Only
ACCT #: Peoples Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$550.00
ACCT #: Sam's Club/GEMB P.O. Box 981064 El Paso, TX 79998-1064		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,231.00
ACCT #: Target/Retailers National Bank C/O Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$511.00
ACCT #: Transworld Systems, Inc. 25 Northwest Pt. Blvd., Suite 750 Elk Grove Village, IL 60007		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Mohammad Bawani MD FACG					\$139.00
Sheet no. <u>5</u> of <u>6</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to (Use only on last page of the completed port also on Summary of Schedules and, if appli Statistical Summary of Certain Liabilities and F	Sched	Tota lule on	al: F.	> () e	\$2,444.00

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Official Form 6F (10/06) - Cont. In re **DANA S CRIGER**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CELIGOLO	AMOUNT OF CLAIM
ACCT #: TruGreen P.O. Box 7460 Libertyville, IL 60048		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$36.00
ACCT #: United Hospital System 6308 8th Ave. Kenosha, WI 53143	-	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Victory Memorial P.O. Box 899 Smyrna, TN 37167-0899		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$190.00
ACCT #: WaMu P.O. Box 660433 Dallas, TX 75266-0433		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$7,416.00
Sheet no. 6 of 6 continuation she			hed to S	ubto	otal	>	\$7,642.00
Schedule of Creditors Holding Unsecured Nonpriority C	laim		(Use only on last page of the completed Sci port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedi le, d	on t	F.) he	

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Form B6G (10/05)

In re DANA S CRIGER

Case No	_	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

R. Bankr. P. 1007(m). Check this box if debtor has no executory contracts or u	nexpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC P.O. Box 2182 Greeley, CO 80632	2005 Malibu Contract to be REJECTED

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Form B6H (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors

Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Americash Loans 924 N. Green Bay Road Waukegan, IL 60085
Spouse Name Not Entered	Armor Systems Corp. 1700 Kiefer Dr.,Ste. 1 Zion, IL 60099
Spouse Name Not Entered	Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285
Spouse Name Not Entered	Certified Services P.O. Box 177 Waukegan, IL 60079-0177
Spouse Name Not Entered	Chase Home Finance P.O. Box 24573 Columbus, OH 43224
Spouse Name Not Entered	Codilis & Associates 15W030 N. Frontage Rd., Ste. 200 Burr Ridge, IL 60527
Spouse Name Not Entered	Comcast 2508 W. Rte 120 McHenry, IL 60050

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Form B6H - Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
TWINE AND ABBRESS OF SUBERIOR	TWINE THE TEST OF SIXESTON
Spouse Name Not Entered	Commonwealth Edison 2100 Swift Drive Oakbrook, IL 60523-1559
Spouse Name Not Entered	Condell Medical Center 755 S. Milwaukee Avenue, Suite 127 Libertyville, IL 60048
Spouse Name Not Entered	ENH 23056 Network Place Chicago, IL 60673
Spouse Name Not Entered	ENH MEDICAL GROUP 9532 Eagle Way Chicago, IL 60678-1095
Spouse Name Not Entered	ENH Medical Group Specialty Practice 23139 Network Place Chicago, IL 60673-1231
Spouse Name Not Entered	GE Money Bank P.O. Box 36960 Canton, OH 44735
Spouse Name Not Entered	GEMB/Care Credit P.O. Box 981439 El Paso, TX 79998

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Form B6H - Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	GEMBPPBYCR P.O. Box 981064 El Paso, TX 79998
Spouse Name Not Entered	GMAC P.O. Box 2182 Greeley, CO 80632
Spouse Name Not Entered	Greenleaf Orthopedic 105 N. Greenleaf St. Gurnee, IL 60031
Spouse Name Not Entered	HSBC P.O. Box 19360 Portland, OR 97280
Spouse Name Not Entered	HSBC/Orchard Bank P.O. Box 80053 Salinas, CA 93912
Spouse Name Not Entered	I.C. System, Inc. 444 Highway 96 East, P.O. Box 64887 St. Paul, MN 55164-0887
Spouse Name Not Entered	Lake County Acute Care, LLP 75 Remit Dr., #1218 Chicago, IL 60675-1218

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Form B6H - Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

CREDITOR
ter

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Form B6H - Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	North Shore Gas/People's Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601
Spouse Name Not Entered	North Shore Sanitary District P.O. Box 750, Wm Koepsel Drive Gurnee, IL 60031-0750
Spouse Name Not Entered	Oliver Adjustment Company 3917 47th Avenue Kenosha, WI 53144-1956
Spouse Name Not Entered	Omni Credit Services 333 Bishops Way, Suite 100 Brookfield, WI 53005-6209
Spouse Name Not Entered	Orion Anesthesia Assoc. P.O. Box 991 Park Ridge, IL 60068
Spouse Name Not Entered	Patient First 2361 Paysphere Cir. Chicago, IL 60674-0023
Spouse Name Not Entered	Peoples Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601

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Form B6H - Cont. (10/05)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Sam's Club/GEMB P.O. Box 981064 El Paso, TX 79998-1064
Spouse Name Not Entered	Target/Retailers National Bank C/O Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581
Spouse Name Not Entered	Transworld Systems, Inc. 25 Northwest Pt. Blvd., Suite 750 Elk Grove Village, IL 60007
Spouse Name Not Entered	TruGreen P.O. Box 7460 Libertyville, IL 60048
Spouse Name Not Entered	United Hospital System 6308 8th Ave. Kenosha, WI 53143
Spouse Name Not Entered	Victory Memorial P.O. Box 899 Smyrna, TN 37167-0899
Spouse Name Not Entered	WaMu P.O. Box 660433 Dallas, TX 75266-0433

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Official Form 6I (10/06)

In re DANA S CRIGER

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse						
Separated		child child	Age:	12 yrs. 9 yrs.	Relationship	:	Age:
- Francisco de la constanta de	Dalatan						
Employment	Debtor				Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Accounting City of Zion 16 yrs.						
INCOME: (Estimate of a	verage or proje	ected month	ly income	at time case	filed)	DEBTOR	SPOUSE
 Monthly gross wages Estimate monthly over 		nmissions (F	Prorate if no	t paid monthly	/)	\$4,077.47 \$0.00	
 SUBTOTAL 	er til i le					\$4,077.47	
4. LESS PAYROLL DE	DUCTIONS					Ψ4,077.47	
a. Payroll taxes (inclu		rity tax if b. is	s zero)			\$446.96	
b. Social Security Tax	<					\$252.81	
c. Medicare						\$59.13 \$0.00	
d. Insurance e. Union dues						\$0.00 \$0.00	
f. Retirement						\$0.00	
						\$0.00	
h. Other (Specify)					_	\$0.00	
					_	\$0.00	
j. Other (Specify)					_	\$0.00	
k. Other (Specify)					_	\$0.00	
SUBTOTAL OF PAYI	ROLL DEDUCTI	ONS				\$758.90	
6. TOTAL NET MONTH	LY TAKE HOME	PAY				\$3,318.57	
Regular income from		siness or pro	fession or f	arm (Attach d	etailed stmt)	\$0.00	
Income from real proj	•					\$0.00	
 Interest and dividend 			-1- 4- 41 41-			\$0.00	
Alimony, maintenanc that of dependents lis		ments paya	ole to the de	eptor for the d	eptor's use or	\$0.00	
11. Social security or gov		nce (Specify	<i>(</i>):				
		(-	7-			\$0.00	
12. Pension or retiremen					_	\$0.00	
 Other monthly income 	e (Specify):					#0.00	
L						\$0.00 \$0.00	
						\$0.00 \$0.00	
C	0.7 TUDOUGU	40					
14. SUBTOTAL OF LINE				0		\$0.00	
15. AVERAGE MONTHL	•			•		\$3,318.57	
16. COMBINED AVERAG					•		318.57
if there is only one de	bioi repeat total	reported on	iiie 15)	(Rep	ort also on Sumi	mary of Schedules a	nd, if applicable,

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

IN RE: DANA S CRIGER CASE NO

CHAPTER 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at timpayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ne case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? ✓ Yes ☐ No b. Is property insurance included? ✓ Yes ☐ No	\$1,660.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$225.00 \$50.00 \$149.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning	\$450.00 \$60.00
7. Medical and dental expenses8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.10. Charitable contributions	\$25.00 \$225.00 \$25.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health	
d. Auto e. Other:	\$100.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	\$426.00
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: 	\$1,155.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,550.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$3,318.57 \$4,550.00 (\$1,231.43)

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Official Form 6J (10/06)

IN RE: DANA S CRIGER CASE NO

CHAPTER 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

SEPARATE SPOUSE BUDGET

1. Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? ✓ Yes No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	
b. Water and sewer	
c. Telephone	
d. Other:	
3. Home maintenance (repairs and upkeep)	
4. Food	
5. Clothing	
6. Laundry and dry cleaning	
7. Medical and dental expenses	
8. Transportation (not including car payments)	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
c. Other: d. Other:	
d. Other:	
d. Other: 14. Alimony, maintenance, and support paid to others:	
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home:	
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other:	\$0.00
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$0.00
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin	İ
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	İ
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d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document:	g the filing of this
d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	g the filing of this \$0.00\$0.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DANA S CRIGER CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
rent personal care postage, gifts, bank charges etc		\$1,100.00 \$30.00 \$25.00
	Total >	\$1,155.00

Official Form 6 - Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DANA S CRIGER CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$170,000.00		
B - Personal Property	Yes	4	\$1,925.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$169,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$30,734.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	6			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,318.57
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$4,550.00
	TOTAL	26	\$171,925.00	\$199,734.90	

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DANA S CRIGER CASE NO

CHAPTER 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Ctate the following.	
Average Income (from Schedule I, Line 16)	\$3,318.57
Average Expenses (from Schedule J, Line 18)	\$4,550.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,940.21

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$30,734.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$30,734.90

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Official Form 6 - Declaration (10/06) In re DANA S CRIGER

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re	ead the foregoing summary and schedules, consisting of	28
sheets, and that they are true and correct to the bes	st of my knowledge, information, and belief.	on summary page as attached plus 2.)
Date 10/17/2007	Signature /s/ DANA S CRIGER DANA S CRIGER	
Date	Signature	
	[If joint case, both spouses must sign.]	

Official Form 7 (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	re: DANA S CRIGER	Case No.	
			(if known)

			,	
	STATEMENT OF FINANC	CIAL AFFAIRS		
	1. Income from employment or operation of business			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	AMOUNT SOURCE			
	- 2004 Joint Wages, Only those wages previ 2003 Joint Wages 2002 Joint Wages	ously reported on Sch. I		
NI	2. Income other than from employment or operation of busine	ess		
None	State the amount of income received by the debtor other than from employment	lars. If a joint petition is filed,	state income for each spouse	
	3. Payments to creditors			
	Complete a. or b., as appropriate, and c.			
None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of good debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were ma account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved recredit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or bot a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			egate value of all property that at were made to a creditor on approved nonprofit budgeting and	
None	_ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately			
None	c. All debtors: List all payments made within one year immediately preceding the who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 not a joint petition is filed, unless the spouses are separated and a joint petition	must include payments by ei		
N1	4. Suits and administrative proceedings, executions, garnish	ments and attachment	s	
None	 a. List all suits and administrative proceedings to which the debtor is or was a p bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must in not a joint petition is filed, unless the spouses are separated and a joint petition 	clude information concerning		
	CASE NUMBER NATURE OF PROCEEDING A Chase Home Finance Foreclosure	COURT OR AGENCY AND LOCATION CC for the 19th Judicial, Lake County	STATUS OR DISPOSITION	

None

IL

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	DANA S CRIGER	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

	Co	ontinuation Sheet No. 1	7
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold to the seller, within one year immediately preceding the comminclude information concerning property of either or both spoul joint petition is not filed.)	nencement of this case. (Marrie	ed debtors filing under chapter 12 or chapter 13 must
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of cred (Married debtors filing under chapter 12 or chapter 13 must in filed, unless the spouses are separated and a joint petition is	clude any assignment by either	
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the		
None ✓	7. Gifts List all gifts or charitable contributions made within one year is gifts to family members aggregating less than \$200 in value per recipient. (Married debtors filing under chapter 12 or chaption joint petition is filed, unless the spouses are separated and a	per individual family member an oter 13 must include gifts or con	d charitable contributions aggregating less than \$100
None	8. Losses List all losses from fire, theft, other casualty or gambling within commencement of this case. (Married debtors filing under characteristic a joint petition is filed, unless the spouses are separated and	apter 12 or chapter 13 must inc	-
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt		
	NAME AND ADDRESS OF PAYEE Kenneth Borcia & Associates 1117 S. Milwaukee., Suite A-3 Libertyville, Illinois 60048	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 10/6/2007	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$50.00

Portland, ME 04104 10. Other transfers

P.O. Box 1842

The Institute of Financial Literacy

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$50.00

10/10/07

Official Form 7 - Cont. (04/07)

Document Page 37 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	DANA S CRIGER	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

11. Closed financial accounts

 $\overline{\mathbf{V}}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	DANA S CRIGER	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Enviro	nmental	Inform	ation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: DANA S CRIGER Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 10/17/2007	Signature of Debtor	/s/ DANA S CRIGER DANA S CRIGER		
Date	Signature of Joint Debtor (if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DANA S CRIGER CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.							
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.							
☐ I intend to do the following with	th respect to the property of	the estate v	vhich secures t	hose debts or	is subject to a lea	se:	
Description of Secured Property	Creditor's Name		Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
home	Chase Home Finance P.O. Box 24573 Columbus, OH 43224		Ø				
2005 Malibu	GMAC P.O. Box 2182 Greeley, CO 80632		Ø				
Description of Leased Property	Lessor's Name		Lease will be assumed purse to 11 U.S.6 § 362(h)(1)(suant C.			
2005 Malibu	GMAC P.O. Box 2182 Greeley, CO 80632						
Date 10/17/2007		Signature _	/s/ DANA S CR DANA S CRIGER	IGER R			
Date		Signature _					

B201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DANA S CRIGER

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299) 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It

is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DANA S CRIGER

Page 2

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,	Kenneth S. Borcia	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required	by § 342(b) of the Bankruptcy Code.	
/s/ Keni	neth S. Borcia	
Kenneth	S. Borcia, Attorney for Debtor(s)	
Bar No.	: 3125988	
Kenneth	S. Borcia & Associates	
1117 S.	Milwaukee., Suite A-3	
P.O. Bo	x 447	
Libertvv	ille. IL 60048	

Phone: (847) 634-8800 Fax: (847) 634-8932

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

DANA S CRIGER	X_/s/ DANA S CRIGER	10/17/2007
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	_ X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date